

## RENEWAL TAX INVOICE

Mr A A Williams  
 PO Box 125  
 BLI BLI QLD 4560

Date: 06/01/2023

Invoice Number: 3679895

Authorised Representative: Keystone Insurance

Please refer to the policy documents issued by the insurer for complete policy terms and conditions.  
 Please read carefully the important notices attached regarding your duty of disclosure

Type of Policy	
Insured	AA, JM & DA Williams ATF Williams Super
Policy Description	Business   Post Office Operation   22 - 24 Gladstone Road, BILOELA QLD 4715
Insurer	QBE Insurance
Policy Number	105A373033BPK
Period of Insurance	10/02/2023 to 10/02/2024
Effective Date	10/02/2023
Notes	Renewal   23-24

Premium	FSL	Underwriter Fee	Stamp Duty	Broker Fee	GST	Invoice Total
\$3,231.63	\$0.00	\$0.00	\$319.92	\$90.00	\$332.16	<b>\$3,973.71</b>

### Payment Options



Community Broker Network Pty Ltd

**DEFT Reference Number**  
**405605236798955**  
 Pay by credit card at [www.deft.com.au](http://www.deft.com.au) or phone **1300 78 11 45**.  
 Payments by credit card may attract a surcharge.



**Name:** Anthony (Tony) Williams  
**Client ID:** 429854  
**Invoice No:** 3679895



\*498 405605 236798955

**Payment Due Date:** 10/02/2023

Pay in-store at Australia Post by cheque or EFTPOS.



**Bill Code: 20362**  
**Ref: 405605236798955**

**Total Due: \$3,973.71**

\*Please refer to the second page for further payment methods and instructions.



**Mail**

Pay from your registered credit card or bank account at [deft.com.au](http://deft.com.au) or by phone on 1300 30 10 90\*

The phone payment line is a 24-hour service. Calls are charged at the cost of a local call (mobiles extra).

Payments by credit card may attract a surcharge.

Contact your participating financial institution to make payments using the BPAY biller code and reference number as detailed on the front of this invoice.

Please present page intact at any Australia Post Office.

Pay in-store at Australia Post by cheque or EFTPOS.

Please see front of remittance slip for instructions on whom to make the cheques payable to.

Detach payment slip and mail with payment to:

**Keystone Insurance**  
32 William Street  
Rockhampton QLD 4700

Please make cheques payable to **'Community Broker Network Pty Ltd'**.

\*Registered at [deft.com.au](http://deft.com.au). Registration is NOT required for one off credit card payments.



## Schedule of Insurance

QBE Australia  
ABN 78 003 191 035  
AFS Licence No. 239545 of Level 18, 388 George Street, Sydney

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BUSINESS PACKAGE  
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POLICY NUMBER: 105A373033BPK

PERIOD OF COVER: 10/02/2023 TO 10/02/2024

INSURED:

AA, JM & DA WILLIAMS ATF WILLIAMS SUPER  
INSURED ABN:89105532964

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SITUATION 1 DETAILS  
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BUSINESS: POST OFFICE OPERATION

SITUATION: 22-24 GLADSTONE ROAD  
BILOELA  
4715  
QLD

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PROPERTY SECTION - Fire and other insured events

Construction: Brick Walls, Concrete Flrs  
Year Built: 1980

	SUM INSURED	EXCESS
Building	\$ 61000	\$ 500
Contents	\$ Not Insured	\$ Nil

Sprinklers Installed ? N  
Earthquake excess as per the policy wording

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BUSINESS INTERRUPTION SECTION

	SUM INSURED	EXCESS
Indemnity Period (Months):	12	
Gross Income	\$ 130000	\$ 500
Outstanding Accounts Receivable	\$ Not Insured	\$ Nil
Additional Increased cost of working	\$ Not Insured	
Payroll	\$ Not Insured	
Gross weekly income	\$ Not Insured	
Number of Weeks:	Nil	
Claims Preparation Costs	\$ Refer To Policy Wording	

GENERAL PAGE  
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BUILDING SUM INSURED INCLUDES AN AIRCONDITIONING UNIT (30HP/22KW) SUM INSURED \$60,000  
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Clauses Applicable:

SFT POLICY WORDING QM485  
 APPLICABLE POLICY WORDING  
 When BUSINESS PACK INSURANCE is shown on the Policy Schedule  
 Commercial/Retail/Industrial Policy wording QM485-1122 applies.  
 When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade  
 Policy QM207-0421 applies.  
 When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office  
 Policy QM208-1221 applies.

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 General Property Section - NOT INSURED  
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MACHINERY BREAKDOWN SECTION

	SUM INSURED	EXCESS
Blanket Cover (per item)	\$ Not Insured	\$ Nil
Number of Items: 0		
Specified Machinery Items	\$ 60000	\$ 250

AIR-CONDITIONING UNIT 22 GLADSTONE RD  
 Sum Insured: \$32000

AIR-CONDITIONING UNIT 24 GLADSTONE RD  
 Sum Insured: \$28000

Deterioration of Stock \$ Not Insured \$ Nil  
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Clauses Applicable:

SFT POLICY WORDING QM485  
 APPLICABLE POLICY WORDING  
 When BUSINESS PACK INSURANCE is shown on the Policy Schedule  
 Commercial/Retail/Industrial Policy wording QM485-1122 applies.  
 When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade  
 Policy QM207-0421 applies.  
 When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office  
 Policy QM208-1221 applies.

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 Theft Section - NOT INSURED  
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 Money Section - NOT INSURED  
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GLASS SECTION	SUM INSURED	EXCESS
Glass cover ? Yes	\$ Repl. Value	\$ 250
Number of Signs:	Nil	
Additional Benefit	\$ Not Insured	

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 Clauses Applicable:

SFG : STEADFAST COMMERCIAL WORDING APPL  
 STEADFAST COMMERCIAL PACKAGE WORDING APPLIES

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 BROADFORM LIABILITY SECTION LIMIT OF LIABILITY

Liability	\$ 10000000
Property Owners Only?	Yes
Property Value	\$ 610000
Goods in Physical Control:	As Per the Policy Wording
Annual Turnover	\$ 0
Property Damage Excess	\$ 500
Number of Employees	0

The rating of this section based on having a property value of \$610000. If there is any change to this, you must notify the broker or the company.

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Clauses Applicable:

B50 PROPERTY OWNERS EXCLUDING TRADE RIS

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B50: PROPERTY OWNERS EXCLUDING TRADE RISKS

The Broadform Liability Section of this Policy does not cover liability in respect of Personal Injury or Property Damage arising out of or in connection with any Business, Profession, Trade or Manufacturing Operations other than as owner of Property specified in the schedule the subject of this indemnity conducted by You.

SFT POLICY WORDING QM485

APPLICABLE POLICY WORDING

When BUSINESS PACK INSURANCE is shown on the Policy Schedule Commercial/Retail/Industrial Policy wording QM485-1122 applies.

When TRADES PACK INSURANCE is shown on the Policy Schedule QBE Trade Policy QM207-0421 applies.

When OFFICE PACK INSURANCE is shown on the Policy Schedule QBE Office Policy QM208-1221 applies.

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Electronic Equipment - NOT INSURED

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Employee Dishonesty/Tax Audit/Transit - NOT INSURED

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Employment Practices/Statutory Liability- NOT INSURED  
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TERRORISM INSURANCE ACT - APPLICATION TO THIS POLICY  
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QBE Australia has determined that this policy (or part of it) is a policy to which the Terrorism Insurance Act 2003 applies. We have reinsured our liability under the Act with the Commonwealth Government reinsurer, the Australian Reinsurance Pool Corporation (ARPC). As a consequence, we are required to pay a premium to the ARPC and that amount (together with the cost of that part of the cover provided by us and administrative costs associated with the legislation) is reflected in the premium charged to you.

As with any other part of our premium, it is subject to Government taxes and charges such as GST, stamp duty and, where applicable, levies.

OUR AGREEMENT  
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We agree to provide You with the insurance cover set out in each of the Policy sections which You select and which are listed in the Schedule. You have paid or agree to pay to us the Premium set out in the current Schedule.

The insurance cover is in force for the Period of Cover set out in the Schedule. We will cover You for loss, damage and liability occurring during that Period of Cover, subject to the provisions of the Policy. We will not pay any more than the sum insured or limit of liability for each section which

is shown in the Schedule.

We will not pay the Excesses shown in the Schedule. If any loss or damage leads to a claim under more than one Section of this Policy, You must pay the highest applicable Excess, but You need to pay only one Excess.

## IMPORTANT NOTICES

We have prepared this document to assist you to understand important issues relating to your insurances. Please contact your Insurance Broker if you have any questions or require further advice/assistance.

### ESSENTIAL READING OF POLICY WORDING

The policy wordings for your insurances are essential reading to understand what is protected by each policy. Read them carefully as soon as possible and contact us if you have any concerns about the extent of your cover.

### YOUR DUTY OF DISCLOSURE

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until they agree to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- reduces the risk they insure you for; or
- is common knowledge; or
- the insurer knows, or should know: or
- the insurer waives your duty to tell them about.

If you do not tell the insurer something you are required to, they may cancel your insurance contract or reduce the amount they will pay you if you make a claim, or both. If your failure to tell them is fraudulent, they may refuse to pay a claim and treat the insurance contract as if it never existed.

### ADDITIONAL DUTY NOT TO MAKE A MISREPRESENTATION

(Applies to consumer insurance contracts only)

A consumer insurance contract (CIC) is a contract that is purchased for personal, domestic or household purposes.

You have a duty under the *Insurance Contracts Act 1984 (ICA)* to **take reasonable care not to make a misrepresentation to the insurer (your duty)**.

Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the ICA. Your duty applies before you enter into the policy and also before you renew, extend, vary or reinstate the policy.

Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms. To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete.

If you fail to meet your duty, the insurer may be able to cancel your contract, or reduce the amount it will pay if you make a claim, or both. If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

### DUTY OF GOOD FAITH

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer can cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

### AVERAGE OR CO-INSURANCE

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

### A simple example is as follows:

Full (Replacement) Value	\$1,000,000
Sum Insured	\$500,000

Therefore, you would be self-insured for 50% of the Full Value

Amount of Claim, say	\$100,000
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Amount payable by Insurers as a result of the application of Average/Co-Insurance (ie: 50%)	\$50,000
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Some Business Interruption policies contain an Average/Co-insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) (after adjustment for business trends or other circumstances).

### CONTRACTS AND LEASES YOU SIGN

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

### Change or Alteration in Risk

It is our duty as brokers to give you sound professional advice, but that advice can only be sound and valid if we are kept properly informed of changes to your business, circumstances or products such as alteration of risk, changes in location, mergers and acquisitions or any new or changes

### Non-Renewable Insurance

Cover under your policies terminates on the date shown on our tax invoice or adjustment note.

While insurers will send renewal offers for most insurance policies, there are some which are not "renewable". For these, if you wish to effect similar insurance for a subsequent period, you will need to complete a further proposal form/declaration before the current policy expires so that we can seek terms of insurance and quotations on your behalf.

### Refund of Premium

If there is a refund or reduction of premium owed to you as a result of a cancellation or alteration to a policy, we will retain any broker fee we have charged you. CBN will retain any commission that was paid to them by the insurer for the policy and we may retain the portion of the commission that was paid to us by CBN. We may also charge you a cancellation fee.

### Cancellation of Policy or Deficient Cover Due to Non-Payment of Premium

We shall not be held responsible for the cancellation of your policy, a deficiency in cover, or the denial of a claim by your Insurer where you have not paid, or did not pay, any amount of premium due to us or your Insurer, or instalments to your premium financier.

### General

Many areas of insurance are complex, and some implications may not be evident to you. If there are **any** aspects of your insurances that you do not understand or you require further explanation, please contact us immediately.

### **ADDITIONAL INSURED AND NOTING INTERESTS**

If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors).

Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.

### **CLAIMS OCCURRING POLICIES**

Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.

### **CLAIMS MADE POLICIES**

Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period.

Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.

### **INSURER SOLVENCY**

We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance, and this can be affected by many complex commercial and economic factors.

### **UNAUTHORISED FOREIGN INSURERS**

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (**Act**) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority.

### **LEASING, HIRING AND BORROWING PROPERTY**

When you lease, hire or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property.

Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually  
If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

### **Non-Disclosure**

Policies which are not governed by the Insurance Contracts Act 1984 such as marine, (other than marine inland transit insurance and pleasure craft) and insurance required by statute such as Compulsory Third Party (CTP) motor vehicle insurance and workers compensation, the Insurer may be able to recover against the Insured in the event of misrepresentation, misstatement or non-disclosure.

If you are uncertain as to whether particular information is relevant to the insurer's decision to insure, please contact us and we can help you identify whether the information should be disclosed to the insurer on the application or upon renewal or variation of the insurance.

### **GENERAL ADVICE WARNING**

This advice does not take into account your personal objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice having regard to your own objectives, financial situation and needs.

Insurers have created Target Market Determinations (TMDs) which set out the type of customer and risk the product is designed for. We can confirm that you fall within these criteria for this financial product. If you would like a copy of the TMD, please advise us so that we can make this available to you.

Before you make any decision about whether the policy is right for you, you should obtain and read the Product Disclosure Statement (PDS) for the policy.